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CONFERENCE REPORT

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The Regional Chairman's Task Force
on Affordable Housing



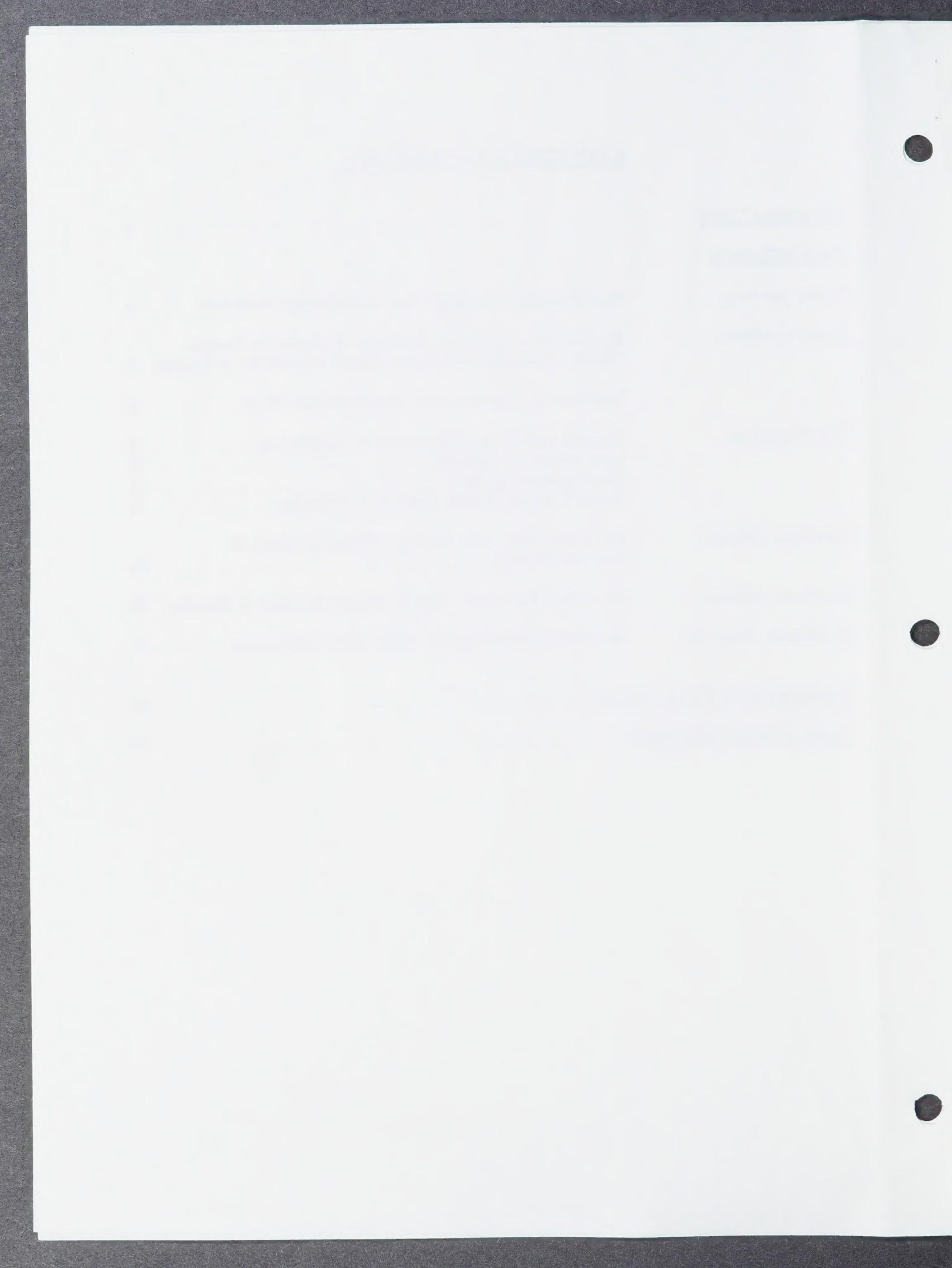
Conference
Housing in Our Times
June 16, 1990

Conference Report



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INTRODUCTION: Chairman's Task Force on Affordable Housing

The establishment of a Chairman's Task Force on Affordable Housing was announced on June 9, 1989 as a vehicle for providing citizen input to the Regional Chairman and the Regional Council on ways and means of dealing with the growing problem of affordable housing in Hamilton-Wentworth.

The Task Force committed itself to an ongoing process of community dialogue and consultation. Before we got too far along in our work it seemed appropriate for us to go back to our fellow citizens to discuss how the Task Force had defined the problem of affordable housing, our understanding of the contributing factors and what ideas we had generated to that point. Equally important, we wanted to hear from others in the community about their concerns, their ideas, and their suggestions for solving this crisis.

The objectives of the Housing in Our Times Conference were to:

- o create greater awareness of the complexity of the problem of affordable housing and of Local, Provincial, and Federal efforts to deal with this problem;
- o share information and ideas on what we can do about affordable housing in our own community;
- o re-examine how the Task Force has identified our Region's housing problems and make sure we are on the right track; and,
- o raise the community's awareness about the work of the Task Force so it can become a clearing house for ideas and information on housing.

The Ministry of Housing committed Conference funding under its Neighbour's Program. The Region also committed money and staff time. June 16, 1990 was selected as the day the Conference would be held.

The next step was advance publicity: flyers were mailed out to any community organization or agency we could think of and the flyer was advertised in local Brabant Journals and some community and government newsletters. The Conference Program and Registration were circulated to those who responded to the flyers and through the Hamilton Spectator. Through it all we got the word out to not only those who knew about the Conference from the "grapevine" but to other concerned citizens who we knew would want to participate. We tried to make the Conference as accessible as possible: it was on a Saturday; registration, lunch and nutrition breaks were free; and, we offered assistance with sign language interpreting, child care, second language translation and transportation.

The response was overwhelming: we counted more than 225 participants. Such a good crowd for one of the first sunny days in June! The community was generous in lending their time and enthusiasm to deal with an issue of great concern to them - Affordable Housing. We were gratified and knew we would all have a great day!

The Conference gave the Task Force many new ideas and reaffirmed some existing hunches. A week after the Conference we met as a group to talk about the experience and review some things we liked about the day and things we thought could have been done better.

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We immediately pulled together a list of some 75 "possible solutions" to the affordable housing crisis. We have since developed a work program to examine and evaluate these possible solutions in more detail through a series of twelve discussion papers. The discussion papers will be: Regional Role in the Provision of Affordable Housing; Residential Intensification; Definitions of Affordable Rental and Ownership Housing; Approaches, Mechanisms and Tools to Implement 25% Affordable Housing; Tenant Participation in Management and Design of Affordable Housing; Equity Options for Regional Households; Financing for Affordable Housing Development; Assisting Non-Profit Housing Providers in Accessing Land; Preservation of the Existing Housing Stock; Public Information, Education and Involvement; Models for Regional Involvement in Demonstration Projects; and Design Alternatives for affordable housing.

Important ground was broken with the Community Conference on Affordable Housing. The input of the more than 200 Conference participants has been, and will continue to be, critical to our work. We hope to build on the community consultation process that was started by the Conference through the public circulation of draft versions of the above discussion papers in March 1991, followed by a series of public workshops based on the papers, tentatively scheduled for April 1991.

Thanks to all who helped make the Housing in Our Times Conference a productive one. This includes: Conference participants, speakers, the Ministry of Housing, the Regional Council of Hamilton-Wentworth, the Hamilton Convention Centre, Metris Management Consultants, Mr. Frank Shabone, Hill's Video Productions, Cable 14 Community Television and CHCH TV. A special note of thanks goes to Mr. Steven Reynolds, Task Force Coordinator and Conference Convenor who put a lot of hard energy into keeping it all together.

SETTING THE STAGE: The Affordable Housing Crisis in Hamilton-Wentworth

Mr. David Christopherson, Chairperson for the Regional Chairman's Task Force on Affordable Housing welcomed participants and introduced Regional Chairman Reg Whynott. Chairman Whynott spoke about all citizens' need for and entitlement to a decent place to live at an affordable price. He emphasized that Federal and Provincial programs are out there to assist us, but at this level of government we have unique concerns. Policy directions for future interests for the people of our community in the area of housing require our immediate attention.

Mr. Christopherson then spoke about the issues of affordability in Hamilton-Wentworth:

Between 1986 and 1988, smaller, more affordable housing (1,000 sq. ft. or less) increased by about 76%. From 1986 to 1988, houses of 2,000 sq. ft. increased by about 41%. Statistics thus show a significant increase in the cost of housing, particularly more affordable units. The proportion of Regional households who could afford the median house price declined from 56% to 37% over this period.

There are groups of people with special housing needs: seniors; low-income families; the physically and psychiatrically disabled; and one-parent families. There is a housing crisis for these people. More and more health studies show children of poverty have greater health problems and shorter life expectancies than children in affluent families. One of the major factors in poverty is the higher cost of housing. In these low-income households, basic housing takes the highest percentage of income. There is usually not enough money left to take care of other basic needs for proper living. People are living in unacceptable conditions.

I don't think there is a more important issue than affordable housing. This is one of the root causes of poverty. Providing more affordable housing is not going to solve all problems of poverty, but it is going a long way to address what is getting, and keeping, people in poverty.

This has been a community that has always cared about our fellow citizens and I don't see that changing at all. In terms of need, when I addressed a committee of the Chamber of Commerce, I was able to point out to them that, from a business point of view, if we want to maintain our environment, if we are to be an attractive place to do business, if we want new businesses to come here, and if we want new growth, they have to ensure that we have a place for new employees to live, and that means that you need the full range of housing. You will find during your deliberations today and in the work shops that we are not limiting ourselves to the provision of non-profit housing. We are talking about the full range and the whole gamut of housing in our communities; so that first-time buyers can make that first purchase and free up the rental units. It's not to say that we are backing off in any way, shape or form from the need for rental units, and assisted units, but that's not the only focus.

The Province has mandated that 25% of all construction must now be what is deemed to be affordable. There is some concern in the Task Force as to just how much that is going to translate into real housing units in the community. There is no doubt that if we don't respond

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locally, there will come a time when a Provincial government, regardless of the political stripe, will step in and force municipalities to provide affordable housing by using their legislative powers. We will lose all control and will have it dictated to us by Queen's Park, and will lose the opportunity that we have to plan for the provision of affordable housing and do it in a way that meets our needs and reflects our neighbourhoods and our municipalities.

The Task Force has the mandate to address any issue that they think important in terms of housing, and I can tell you from experience, that it is not very often that political bodies of government give citizen groups empowerment and that much leeway into what they can look into, and what they can't. And what it says, quite frankly, is that at no point during the process can anyone stand up, a politician or otherwise, and say "What are you looking at. That's got nothing to do with what you're all about." Anything that the Task Force deems to be important can be dealt with by the Task Force. That says a lot about the commitment that Regional Council has made to this issue and this Task Force.

The Province has said it is the Region's responsibility to ensure that affordable housing requirements are met. That's a change, that's a shift, a beneficial shift for us. I believe that.

Part of the problem that housing activists have had about putting housing on the extremities of the city, up on the south mountain, is that there is no access to the important government services that are downtown. All those services are furthest away from them and there isn't the same level of HSR service up there. Well, we have an opportunity, to say "fine" and to take the HSR into areas where otherwise we wouldn't. The need is there to make the housing work. HSR is a Regional responsibility, same as Health Services. If we need Health or Social Services, this is a Regional level of responsibility. We could place those into areas and find supports so that neighbourhoods will work and individuals are not just being scattered out across the Region. There must be a network of assistance to help people integrate into the community and to help them move forward, because they have special needs.

The Task Force itself took a long time to put together. We spent a lot of time because we knew it was important for the Task Force to reflect the whole community. What we didn't want was a group of people who all believe the same thing, who saw the same solutions and were going to come forward with the same recommendations that anybody could pull off the top of the head if they gave it a little thought. We are going for the brass ring, a report that acknowledges the reality of the situation. We are not interested in a pie-in-the-sky panacea report, that if you threw up \$250 million, that would work, knowing you have no chance of receiving \$250 million. We wanted to say "here's the need, here's the reality of where we are, what we can do, and here's how we suggest Regional Council go about it". I think that's the most difficult goal we could have set. We don't want recommendations so diverse to public opinion that in two years, they will never agree.

Let's work to consensus. That's the point of the meeting today. We have tried to have a balance in our membership: gender balance, geographical representation, and ethnic mix. Regional Council did not have all the answers, or staff. Let us know your needs and ideas. We rely on your help. Whatever comes out of the workshop today will contribute to our success. Let Regional Council know, so that they will realize we are meeting the community's needs.

KEYNOTE ADDRESS: *Mr. John Sewell, Former Chairperson of the Metro Toronto Housing Authority and Former Mayor of the City of Toronto*

Mr. Sewell traced three events that have contributed to our housing affordability crisis:

- o the government encouraged large firms to supply housing;
- o planning mechanisms developed to service large developers; and
- o not in my backyard attitudes took root and flourished

Government Role in Housing

The history of Federal government involvement in housing since the end of the World War II has shown a clear pattern of private sector development of housing. The Central Mortgage and Housing Corporation was set up to help private companies build housing. "Small builders" who bought land that the municipalities had serviced were replaced by "big developers" doing "big schemes". Federal government policy encouraged large developers before helping anyone else. Thus came the era of large-scale housing producers in the housing industry. With the Don Mills housing development, suburbia was off and running. Prices didn't go down so housing became less affordable and the government had to start a public housing program. The program centred on construction of big projects which often cleared away older parts of the city. After six or seven years government got out of the direct supply of housing and introduced non-profit and co-operative housing programs.

Planning Mechanisms

Big plans of subdivision, secondary plans and servicing arrangements began to get priority treatment from planners and councils. Trying to get rezoning for a three storey building could take as long as getting approval for a 500 acre subdivision. Trying to create a single apartment in your house was also made very difficult. Little people had more difficulty getting through the planning maze and were discouraged.

NIMBY

NIMBY or not-in-my-backyard attitudes are not a recent phenomenon. NIMBY has flourished in the last forty years, accompanying the growth of the suburbs. Suburbs were sold on the basis of their exclusivity, protecting the middle class from "undesirable neighbours". The suburbs largely created NIMBY, which is now defended on the basis of fears of lower property values, more noise and traffic, overcrowded schools, and lower incomes. Official Plans and zoning by-laws reinforce and institutionalize NIMBY.

Solutions

Mr. Sewell offered four suggestions to encourage more affordable housing:

- o let people create apartments in their homes as-of-right and without an approval mechanism of any kind;
- o let small entrepreneurs build 4-5 storey buildings on main streets as-of-right where first floor would be non-residential with a few floors of rental housing;
- o allow small row houses on sixteen foot lots as-of-right; and,
- o create local groups to meet often to discuss NIMBY and act as community therapy.

(Note: a full version of the notes for Mr. Sewell's address is available upon request.)

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QUESTIONS & ANSWERS FROM THE CONFERENCE FLOOR

Question: All of us are afraid of NIMBY. Do you have a community centre where NIMBY can be discussed? It's okay to remove the "N" (In My Back Yard!).

John: Most people care. Volunteerism is up. NIMBY is an emotion that most people are not aware of. Bring NIMBY into open and deal with it.

Question: Policy on big lots - restriction created by developers and government?

John: Big developers cannot give us housing we can afford. Allow other players into development.

Question: How do we handle overcrowding of these neighbourhoods?

John: Homeowners can rent out apartments. Then, put trust in landlord. He will probably live in the house.

Question: High rises in downtown Montreal seem to be working. Weakness in landlord and tenant registration here. Landlords gouging tenants. Illegal increase in rent for new tenants. What are politicians doing about this?

John: This will be discussed in discussion group #4, existing housing stock.

Question: Is government planning to help people get affordable housing as in the past through mortgage rate assistance?

John: Government does not seem to be interested in housing needs. Government programs spending a lot of tax payers' money. No government subsidy. Let people have opportunity of handling the problem.

Question: 80% of seniors own their own homes. Many struggle along. Let them covert homes into apartments, alleviate loneliness, health problems. We have to oppose planning system. Where do we go if we wish to do this?

John: Housing Intensification Study thought of this. Planners seem to agree, planning system does not.

Question: The history you presented, going back to pre-1950. No housing problems before that?

John: Yes, there were.

Question: Housing for profit has created an economic crisis.

John: We have very high interest rates. Don't ask government to spend more of the taxpayers' money. Let people (general public) handle it. This will bring in extra housing. Will not solve all the problems, but will bring in more supply.

Question: My husband and I tried living in someone else's house. They wanted to charge us \$1,000 per month.

John: When more private home apartments become available, the cost will go down. There will be more available to choose from, prices will have to be competitive.

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Question: Can we regulate rent prices?

John: Very difficult, but something has to be done. We can control supply.

Question: What about bad neighbours? I lived in Hamilton Housing, neighbour was on Mother's Allowance. Noisy, Hamilton Housing would not do anything, told to call police. Can't we put the "bad" with the bad, the "good" with the good?

John: (Laughing) We will always have this problem of bad neighbours. Hard to sort out good and bad.

Question: There are "good" landlords, who keep up property, do not exploit rents, bad landlords who let property deteriorate, etc. Usually absent landlords. How do we regulate this?

John: Landlords will probably create "good" apartments in home in which they live.

Question: I have pessimism about assisted housing. You have not talked about non-profit housing groups competing with big land developers.

John: Assisting housing groups would be a strong beginning point. Social programs could help to strengthen their hand.

Question: I am a representative of Ward 3, citizens for citizens group. Our area of the city is old, overpopulated. Too many are making money from the working class, charging \$800 - \$850 for rent for bachelorettes in older homes. Health Department conducted a study that showed overcrowding is not healthy.

John: How do we define overcrowded? We were sent to Paris for a conference. Paris has 55,000 people per square mile. This is not too many people for Paris. Maybe the quality is poor, with not enough service.

Question: We did a house-to-house survey. Many apartments in this area are vacant, have been for 7-8 months.

John: Hopefully, those apartments will be put to use. The space is needed.

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WORKSHOPS: Housing Quality and Neighbourhood Acceptance, Land Supply and Planning, Existing Stock, and Rental Housing, Equity Options & Financing

This Conference was organized a little differently than other meetings of people around a big issue sponsored by "government". For one thing, our workshops were titled "information sharing discussion groups". We wanted everyone to feel comfortable about getting together in a large setting. We also let each "workshop" do its own thing: two were larger panel discussion groups and two were small and very informal discussion groups. Some workshops had only one person facilitating discussion and others had several facilitators.

HOUSING QUALITY AND NEIGHBOURHOOD ACCEPTANCE

The format of this workshop was small group discussion and interaction with Task Force committee members. This workshop asked five questions: what are your major housing concerns?; Which of your concerns are not being dealt with, and why?; What would you change about your current housing situation?; What does "quality" of housing mean to you?; and, How do or would you feel about living next door to a subsidized housing development? Survey questionnaires were also distributed. The following is a summary of survey responses/workshop discussions.

1. What are your major housing concerns?

Survey responses suggest that citizens are concerned with the availability of housing which is decent and affordable to average income people, in sufficient quantities for all who need it, as well as housing which is attractive and kept up. Several responses cited refugees, singles, seniors, those in need of emergency and transitional services, and the disabled as groups of people who need housing or special support services to help them live in the community. NIMBY attitudes and exploitation/discrimination against tenants were also cited as concerns by a number of respondents.

At the morning workshop, participants identified 1) services/ maintenance skills and 2) education, illiteracy and language as the major concerns. Other concerns raised (in order of priority) were: definitions of affordability; government legislation and enforcement; neighbourhood quality; community input; planning for the future; and, the environment.

At the afternoon workshop, participants identified 1) housing as a right, and 2) NIMBY as the major concerns. Other concerns raised (in order of priority) were: integration; sustainable development; rent; enforcement; and, maintenance.

2. Which of your concerns are not being dealt with and why?

Survey respondents felt these were some of the problems not being addressed: supply of affordable housing and emergency and transitional housing; slow planning process; appearance and design of housing; community design; illegal conversions; absentee landlords, and high cost of rental housing.

According to the survey, respondents felt that lack of political will, bureaucratic red tape, lack of clearly defined social policy, community attitudes, lack of enforcement, shortage of

inspectors, and lack of Federal/Provincial programs and funding were reasons why problems were not dealt with.

At the workshop, some suggestions were made on how to address housing concerns not presently being addressed.

- o provide more housing and financial support programs for seniors and the disabled;*
- o provide management training for managers of co-operatives, community development managers, property managers;*
- o enforce maintenance of rental property;*
- o monitor group homes better;*
- o review rules for subsidized housing tenants;*
- o change profit motivation, not for profit only;*
- o encourage community input, self-help programs, sweat equity, address people's attitudes;*
- o allow inspectors right of entry;*
- o limit lot size;*
- o reform controls on severances in rural areas;*
- o develop a Regional perspective;*
- o develop higher standards, controls and regulations on conversions;*
- o tax plexes to reflect number of people living there;*
- o enforce health standards;*
- o keep 700 sq. ft. regulations for converted units;*
- o coordinate departments at City Hall;*
- o penalize absentee landlords for lack of property upkeep;*
- o practice government land banking.*

3. What would you change about your present housing situation?

In general, survey respondents' concerns included cost, neighbourhood upkeep, nature of nearby development (commercial), size of units, street noise, tenancy (ownership vs. rental), relationship with neighbour(s), rent increases, zoning regulations, taxes, and owner turnover.

The workshop participants felt the question should be rephrased to, "What can Regional government do to change your present housing situation?". Some ideas were:

- o re-evaluate tax assessments;*
- o limit traffic movement;*
- o encourage more tenant involvement in management of cooperatives; and,*
- o eliminate eyesores, hazards.*

4. What does quality of housing mean to you?

Based on the survey responses to this question, the committee developed the following definition of quality housing:

"Quality housing should be soundly constructed, safe, and aesthetically pleasing, with ample green space. All housing developments should provide opportunities for individuality of colour, material and amenities. Housing design should be sensitive to

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households with special needs integrated into neighbourhoods. Housing should be located in close proximity to schools, health and recreational facilities, public transportation, libraries and other essential services."

Workshop participants mentioned cost effectiveness, aesthetics, design, flexibility, location, choice, tenant involvement in management, resident involvement in neighbourhood development, accessibility, freedom from noise, and security as factors affecting the quality of housing.

Some of the suggested areas for Regional involvement were:

- o encouraging diversity (more liberal zoning);*
- o enforcing existing controls;*
- o public education;*
- o establishment of a community development department;*
- o conversions of non-residential use to housing.*

5. How do, or would you feel about living next door to a subsidized housing development?

The majority of survey respondents had no problem living next door to a subsidized housing development. Only one respondent out of 54 responded unconditionally that they would rather not live next door to such housing. Some respondents cited that they had no problems, provided that community integration was achieved. Neighbours wanted to ensure that management, maintenance, size, quality and design were considered. Many respondents favoured living in close proximity to subsidized housing because of previous experiences or due to a commitment to respecting the rights of all citizens to decent housing.

At the workshops, participants identified a number of problems that could afflict subsidized housing developments, such as lack of commitment to upkeep by some renters, problems of self-esteem for children, structural problems, lack of understanding between different groups in the neighbourhood, lack of home maintenance skills by some households and some residents' desire for exclusive neighbourhoods. Some suggestions included spreading units out to avoid over-concentration, giving people more input and control over their environment, and assisting low income families in paying for needed repairs and improvements.

LAND SUPPLY AND PLANNING

This panel workshop, led by Don Granger, Bob Kronas, Tony Battaglia (Task Force members), and Mary Domagala (Regional Planning) discussed the Regional Housing Statement Update, the planning process, factors affecting the supply of land for private developers and non-profits, and the Provincial Land Use Planning for Housing Policy Statement. The floor was then opened for questions that were moderated by Task Force member Lois Brabant.

Regulatory Process

Several speakers addressed the need for reducing the length of time required to develop land.

Comparisons to the American system were made:

- o the Task Force should look at reducing the regulatory process;*
- o one tier government for all land development is desirable, as is further delegation.*
- o developers and builders are good at what they do. They hate delays. Government has a lever when bargaining with developers. Government could consider offering a faster approval process for the construction of affordable units in plans of subdivision. Often, Regional government must wait for comments from other agencies. Regional government should be tough. For example, an agency can be notified that if it does not respond within 25 days, the Region will assume there is no problem with the application. This is already happening in some cases in Ontario. We can get no benefit from holding up developers.*
- o in New York state, the length of time to process a subdivision is 90 days versus 39 months in Ontario. The Task Force and planners should look at the process, especially for small developers.*
- o the consumer deserves protection, although some legislation can be eliminated.*
- o Houston, Texas, has no zoning by-law.*

Other speakers noted that Hamilton-Wentworth compares well to other jurisdiction in the province.

- o Hamilton is fast on rezoning applications. The rising cost of housing cannot be blamed on one thing.*
- o Hamilton-Wentworth has the best/quickest approval process in the Province.*

Affordable Housing

Speakers talked about the need for affordable housing. To address this issue, a good definition of affordable housing is needed. Also, the problem has to be recognized as a social one that is not being addressed by economic forces.

- o income levels of the community must be taken into consideration in terms of affordable housing.*
- o the 25% affordability needs a different definition. Criticism was made of market forces and their ability to solve housing needs. The difference between demand and need for less costly housing; how will the market respond to the need?*
- o government grants for affordable housing were suggested.*
- o the crisis is a social problem, and not an economic one. Development control (or less regulatory control) is not a solution to housing problems. Affordability cannot be looked upon from the point of view of supply and demand for many people in the community.*

Intensification

Some discussion focused on problems with intensification and how Canada has not yet become "comfortable" with intensification.

- o give attention to minor variances as a means of creating units in existing residences;*
- o what happens when older existing residences intensify? Often buildings are older and in bad condition. Recently, a young girl died in an illegal duplex.*

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- o the City does not enforce its by-laws.*
- o conversion in Europe is more acceptable than in North America, where we have a strong reliance on the automobile.*
- o densities and levels of public transit will have to increase. If low densities are built, Canada will develop American city problems because we will not be able to service low density dwelling units in the future. Developers and the public must be convinced of this.*
- o can we regenerate the Central Business District, European style?*

Protection of Open Space, Environmentally Sensitive Land, Agricultural Land

Some speakers raised concern about the need to balance the availability of land for housing with protection of the environment, open space and agricultural land. Sometimes this conflicts with people's expectations of large, single detached homes and with the ability to sever land outside the urban area.

- o must look at the biosphere. Consumption of land must be monitored and environmentally sensitive land should be protected. Housing is of importance, but other things are just as important. Municipalities appear to prefer receiving cash-in-lieu of parkland versus the actual land dedication.*
- o people who immigrate to Canada come in search of wide, open spaces. The dream is to get a larger home. This trend will continue.*
- o we must ask questions such as, "What is enough?" What is our responsibility to each other and the world?"*
- o importance of open spaces*
- o the Ontario Ministry of Agriculture and Food puts many restrictions on land severances. Land for housing would be created if these restrictions were loosened.*

NIMBY, Land Banking, Public Transportation, Lot Levies

Other comments addressed issues such as NIMBY ("Not in My Back Yard"), land banking, lot levies, and public transportation.

- o the Task Force should recommend land banking. There is publicly-owned land in the Region which could go towards meeting the needs of economically disadvantaged people.*
- o it is not practical to set up land banks.*
- o transportation is a problem in developing land in the Region. Many developments are built assuming people have cars. Need to extend public transportation in developing areas.*
- o there is a need for competition and variety in the market place. Land banking is needed, but not by government.*
- o lot levies are big losers for builders and home owners. If we truly believe in lot levies, large levies (e.g., \$35,000) should be slapped on large houses. Levies should not be applied to affordable houses. Lot levies can be paid according to the value of the building permit. If we are going to use economics, we should use it properly. The cost of not doing so will be a lack of freedom.*
- o society is becoming more elite and we have to deal with this.*

- o *NIMBY are attitudes we have acquired.*
- o *within the 25% guidelines, most houses which can be built are row units. How many area municipalities support this? How many residents? "NIMBY".*

EXISTING HOUSING STOCK

The format of this workshop was small group discussion. There were three small workshops of approximately 10 people each in the afternoon, and one larger workshop of 12-15 people in the morning.

Intensification and Conversions

The issue of intensification and illegal conversions was a major focus of these workshops. A number of individuals who are involved in the citizens' action group protesting intensification in their area attended the afternoon workshop and were vocal in their criticism of what was going on in Wards 3 and 4. There were strong feelings that their neighbourhoods were burdened with a disproportionate share of conversions, many of them illegal.

Other concerns regarding intensification were:

- o *inspectors were allowing conversions that did not meet regulations; i.e., regulations are not always enforced by inspectors;*
- o *illegally converted dwellings are unsafe and unhealthy for the tenants;*
- o *front lawns are being paved over to accommodate automobiles;*
- o *absentee landlords often do not maintain the appearance and cleanliness of their properties;*
- o *trees are uprooted and green spaces lost;*
- o *intensification does not automatically guarantee affordable rents.*

Solutions to the problems associated with intensification were discussed by the workshop participants. It was felt that the current system favours illegal conversions. The system should be changed so that the cost of illegal conversions is increased (i.e., disincentives are created) and the cost of legal conversions is decreased.

Some examples of disincentives are:

- o *making it "illegal" to purchase an illegally converted dwelling;*
- o *sequester rents from illegal conversions;*
- o *make landlords pay to have "illegal" tenants relocated;*
- o *make the probability of getting caught and being penalized greater (e.g., through tougher inspections, enumerations, etc.).*

Some examples of incentives are:

- o *ensure that information for legal conversions is readily available;*
- o *speed up the approval process for legal conversions.*

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It was felt that conversions and intensification should be equally distributed throughout the Region to remove pressures of conversion from inner city neighbourhoods. Removal of the pre-1940 rule would facilitate this. Amending Building Codes and by-laws to allow for the rezoning of abandoned properties such as Westinghouse, Greening Donald on Rifle Range Road, and Windsor Waffles on Broadway could provide affordable housing. Conversions/intensification should be carried out with neighbourhood and community approval and input.

There was discussion about the fact that many of the negative aspects of conversion and intensification were due to absentee landlords. Owner-occupied conversions should be encouraged to improve property maintenance, overcrowding, cleanliness, excess noise, etc. The need for greater control of absentee landlords was expressed. Tax disincentives for non-owner occupied dwellings would encourage owner-occupied conversions.

Cost of Homeownership

Several participants expressed concern that they could not afford to own their home if they had to purchase it now, nor are their children likely to ever own their own homes. Singles cannot enter today's housing market. The current price of an affordable house, as defined by the provincial government (\$140,000 in Hamilton-Wentworth), is out of reach of most people. There were a number of suggestions made with regard to how to make home ownership affordable:

- o Priority should be given to applications for affordable housing in rezoning, new development, conversion, and related processes;*
- o the Ontario Home Ownership Savings Plan is inadequate for today's needs and should be updated. At present, a person is allowed to save only \$2,000 per year for 10 years, which does not create a sufficient down payment in today's market;*
- o there are no regulations in place to ensure that duplexed apartments are affordable. Intensification does not guarantee low rents;*
- o the interest rates on mortgages are too high. A separate financial system for financing mortgages is a good idea. (Germany and Sweden have such a system.) Interest rates on mortgages should be tax deductible for low income earners;*
- o speculation in housing raises the price of houses. Individuals buying houses for investments should pay tax penalties, etc. Flipping of houses and land by speculators should not be allowed;*
- o to reduce land costs, municipalities could rent or lease land to home owners, not sell it (to developers);*
- o condo developments that are too large become difficult to maintain, and therefore, an affordable condo quickly becomes unaffordable. This is also true when condos change hands a number of times.*
- o rent-to-own should become an available option.*

Making Rental Units Affordable

The rent review process is not adequate in keeping rents affordable. Duplexing or intensification does not ensure affordable rents. There are no regulations in place to ensure that duplexed apartments remain affordable.

Cooperatives were mentioned as a workable option in keeping rents affordable. Also, CMHC should be encouraged to give non-profit proposals priority.

Rehabilitation and Maintenance Programs

In general, there is not much awareness of these programs, however, participants were very much in support of such programs and of making them accessible to people who needed them. Creating greater awareness of these programs may help to encourage owner-occupied conversions. Some individuals felt that these programs do not always assist those who need them the most. The application process is very intrusive and prying.

Other Issues

- o why is there no information available on granny flats? One workshop participant was interested in more information. She felt this was a good solution for senior parents who wish to live with their adult children.*
- o prefab homes are the norm in Sweden. After initial start-up costs, they could conceivably be cheaper to produce than our current method of building homes. Are basements always necessary? What percentage of current cost of a housing goes into building the basement?*

Values

Permanence and stability in housing is important, especially for families. People tend to want to own their own place. Sharing housing can cause stress, especially for families.

Stoney Creek was highlighted as a municipality that is very expensive to live in. Municipal emphasis appears to be on maintaining an exclusive community where low income folks are excluded and unwelcome. It was felt that Stoney Creek has a NIMBY complex.

RENTAL HOUSING, EQUITY OPTIONS AND FINANCING

This panel workshop, led by Denise Giroux and John Bruno (both Task Force members), Cathryn Catlin (member of the Hamilton and District Apartment Association) and Andrew Muller (Professor of Economics), debated the pros and cons of rent regulation, government intervention in the provision of housing, and government regulation of income supplements and levies. Mechanisms for low-income households to acquire equity in housing were also discussed.

Rent Regulation

It was identified that the current cost of construction, land, etc., means that if new apartment buildings were being built, the apartments would have to rent for well over a \$1,000 per month.

Arguments were made for the elimination of rent regulation. These being:

- o the regulation has been a cause of no new construction of private rental housing. A causal relationship between rent control and low vacancy rates may exist.*

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- o rent control subsidizes all households rather than the groups most in need.
- o there are a number of people occupying rent control units who could afford to pay a higher rent.
- o rent regulation is one of the causes of the shortage of rental housing. It controls the market. The more control, the less incentive for new developers to enter the market. Therefore, the low vacancy rate. Was felt that if the market was allowed to operate in a competitive and free way, there would be an increased supply of rental units. Supply and demand works as a rental control on own.
- o rent control is a political solution to an economic problem.
- o if there was deregulation, was felt that the industry would provide affordable housing. The industry will provide the smaller units at a smaller profit if it becomes a realistic option.
- o there is a significant cost for landlords associated with complying with the rent control system. The effort required and associated costs is making it harder for smaller landlords to stay in business. The rent review system costs 30 million a year.

Arguments were also made against the elimination of rent regulation:

- o deregulation in a selected area of B.C. has not resulted in increased supply or lower cost.
- o was felt that the option of shelter allowances instead of rent control would only inflate the cost of housing.
- o current housing development has emphasized single detached units, particularly for an upgrade market. There is a need for an increased variety and mix of new housing.
- o although there may be people living in rental units that could afford to pay a higher rent, it was pointed out that if they have to pay a higher rent, they will find it increasingly difficult to save towards a down payment, creating the potential for elimination of the middle class home owner.
- o the market and what is available creates demand, not vice-versa.
- o increased housing costs will lead to the creation of two classes of citizens.
- o the rent review system puts the burden on tenants to protect their own interests. Need to equalize the system in terms of the way claims are settled.
- o the rent review system is geared towards the landlord so as to guarantee they receive a rent which allows them to make a profit.

Government Regulation

Some of the benefits and implications of various government regulations were discussed:

- o there is a problem with the rent review process. Landlords illegally increase the rents when there is a change in tenants. Better control needed.
- o was pointed out that although eliminating regulations on conversions would provide a greater number of rental units, there are still questions about quality of living. If this option is taken to provide affordable housing, does it put lower income people in the place of only being able to live in substandard housing? But perhaps it is better to supply lower quality housing to many rather than higher quality to a few.
- o speculation in the housing market is a big problem. It has priced old homes beyond the means of organizations that buy them for rehabilitation and eventual social housing.

- o look for policies and regulations that work, not extremes.
- o any program for intensification should recognize the real costs incurred for such items as parking and make sure that neighbours don't suffer unduly.

Market Intervention

The "business of housing" was discussed and the implications of government intervention explored:

- o housing as a business versus housing as a right. Was felt that the business approach to housing needs to be eliminated or discouraged.
- o should explore the option of tax incentives for conversions, but let landlord set rent.
- o there are options such as housing partnerships between public and private interests. There seems to be a lack of commitment or responsibility from the private sector towards addressing the affordability problem.
- o non-profit housing is the most expensive way of providing housing assistance because a mortgage buy down is costly. (CMHC Program Evaluation Division, 1983, Section 56.1, Non-Profit and Cooperative Housing Program Evaluation).
- o the only affordable housing being built is by non-profit groups. There is a role for them to play until the private industry accepts more responsibility and starts building more affordable housing.
- o why should we let the market work? The private sector cannot and will not do the job of providing affordable housing. The market creates demand.
- o if there is going to be government intervention in the market, it is important that where the market does poorly is identified first. Intervention should be targeted towards this area, not a broad blanket approach; i.e., low end of market.

Income Supplements

Some participants felt that the problem must also be addressed from the income side:

- o was felt the issue is not one of providing housing, but an income problem. We need to develop an income policy that addresses why people have poverty problem.
- o the cost of living has not kept pace with the cost of housing. There is no balance in the market. Limited opportunities for people with lower incomes. An income problem.
- o the problem is one of income. The minimum wage is far too low. Wage increases have not kept pace with the cost of housing. There needs to be a redistribution of income to those groups in need.

Equity Options

There are some examples of alternatives to assisted housing for low income households:

- o Habitat for Humanity program was identified. The option of sweat equity. People who will be living in home contribute labour towards the construction of the house.
- o public/private partnerships such as a lease to purchase. Possibility for non-profits to use rental payments towards eventual purchase by tenants. This is idea of Habitat for Humanity.
- o should look at the example of East Kiwanas Homes. They rehabilitate older homes and provide them as assisted units.

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Levies

The topical issue of lot levies was considered:

- o we all have a social responsibility. Suggested a tax on speculators, etc., which could then be used to provide means of building affordable housing. If private sector is unwilling to provide affordable housing, is suggested a levy be imposed relative to size and cost of housing being constructed.*
- o a special levy does have the potential of discouraging future development.*
- o so what! A community does not need growth to be healthy and viable. It can reach a point when growth is no longer needed and an equilibrium reached.*

Other

- o the issue of new immigrants who are poor was identified. Better help is needed for this group in finding housing, etc. Changing the attitude that welfare and social assistance is bad was also discussed.*
- o concern that the problems of the de-institutionalized population are not being addressed. More efforts should be made towards re-integration.*

LUNCHEON ADDRESS: *The Honourable Alan Redway, Federal Minister of State for Housing*

Finding answers to the affordable housing crisis will take a "concerted effort by all levels of government, as well as consumers and the home building industry". The federal government's aim is to ensure Canadians access to appropriate and affordable housing, in safe and healthy environments. The failure to do so will mean staggering costs in terms of quality of life and human lives.

The Federal government supports over 3,000 dwellings under its pre-1986 social housing programs in Hamilton-Wentworth. This will cost almost 11 million dollars in 1990. Ongoing assistance is also provided to almost 800 dwellings delivered by the province under the federal-provincial non-profit housing program since 1986.

New approaches to housing Canadians are needed to meet the challenges posed by the rapidly expanding population of persons over sixty-five years, and the rising number of single parent families. Mr. Redway called for more modest housing to be built which is better suited to today's smaller household. Zoning and by-laws cannot be allowed to prevent needed new housing from being built or to keep new approaches from being tried.

Intensification of inner cities, by adapting large homes for multiple use, will make better use of existing roads, sewers and other services. The existing housing stock must be regenerated and higher density redevelopment used to create more housing. City centres must be revitalized as places where people live and work and where commuting is not the polluting waste of time it is for many today.

The emergence of income-segregated communities are planting the seeds of future social unrest. A most promising approach is to foster public-private partnerships to pool government and private industry resources. One government initiative is freeing up surplus government lands in Toronto and Vancouver.

(Note: a full version of Minister Redway's address is available upon request.)

Community Conference on Affordable Housing

AFTERNOON ADDRESS: Mr. Glenn Thompson, Ontario Deputy Minister of Housing

Mr. Thompson brought greetings from the Honourable John Sweeney, Ontario Minister of Housing and Minister of Municipal Affairs and spoke of the Minister's support for the community approach Hamilton-Wentworth is bringing to the housing challenge. He stressed that the success of any proposed solution comes down to a community readiness to develop the best alternative for their area and the resolve to make it work. The direct involvement of the community, through efforts like the Conference, allows workable answers to affordable housing to be identified.

Mr. Thompson linked the sense of security that decent, affordable shelter alone can give to family stability, prosperous communities and national harmony and prosperity.

The Ontario government has been approaching the challenge of affordable housing on three broad fronts:

- o providing housing to people who cannot by themselves find suitable housing in the private market;
- o funding and encouraging community initiatives in the creation of affordable housing; and,
- o policy initiatives such as the Land Use Planning for Housing Policy Statement which aims to ensure local planning contributes to solutions to affordable housing by: maintaining an adequate supply of residential land; allowing housing intensification; encouraging a broad range of housing types so that at least 25% of all new housing can be affordable to households of low and moderate incomes; and, streamlining the local planning process so that housing can be produced more quickly.

Mr. Thompson spoke at length about residential intensification. He pointed out that a new community needs services, schools, transportation, and water and sewer lines, which involve massive new investment. These services and facilities are already available in our existing towns and cities. However, there are many myths about intensification that must be dispelled. Housing intensification will not negatively affect property values or bring undesirable neighbours.

New initiatives which could complement intensification include joint private and non-profit ventures, the use of more economical manufactured housing technology, and equity cooperatives.

(Note: a full version of Deputy Minister Thompson's address is available upon request.)

CONFERENCE WRAP-UP: *David Christopherson*

There is a National Conference on Housing coming up. How about Hamilton hosting it?

I would like to close now with thanks to all of our audience for the good feedback and good attendance at the workshops

Thanks also to the Task Force, Council and local media.

Special thanks to CHCH who gave notice of the Conference and telephone numbers. Also, to the Hamilton Spectator who ran a special story, and to the three radio stations in our area: CKOC, CHML and CHAM for the radio coverage and reports. Thanks to all the media, particularly the two cameras provided by Cable 14. We wish also to acknowledge the information received from City Hall.

Special thanks to the staff and Steve Reynolds, without whose special work, the Conference would not have taken place.

All staff have helped at the Conference using their own time. I wish to thank them for that.

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CONFERENCE EVALUATION: Evaluation Forms and Written Submissions

There were more than 60 evaluation forms completed. The evaluations asked participants how they enjoyed the Housing in Our Times Conference and what could be done to improve and build on the process. In addition, participants were asked personal questions to get an idea of who attended. Subsequent to the Conference, additional feedback was received in the form of letters and submissions from participants.

Evaluation Forms

Would you attend another conference such as this to discuss housing or some other issue of concern to our community?

Most of the participants who completed evaluation forms would attend another conference. Providing the opportunity to contribute early in the process before decisions are made was identified as an important component of community participation.

Did you feel comfortable at this conference and that you had enough of a chance to state your ideas and concerns on affordable housing?

The majority of participants felt comfortable with the Conference format, but a significant minority had some concerns with the opportunities that were provided for expressing their views. Some suggestions to improve these opportunities were: shortening the time allotted to speakers; using flip charts to record comments and to focus participant discussion; and encouraging discussion around solutions rather than problems.

Which workshops did you attend and, in your opinion, where they useful to you?

Conference participants generally appreciated the opportunity, which they felt the small workshops provided, to express their views. Feedback was particularly favourable when the size of the workshop was small and the format facilitated interaction between participants.

What are your suggestions on how to improve a Conference such as this?

A number of suggestions were made to improve the process. Some of the ideas were:

- o speeches should be shorter, the length and number of speeches by elected officials should be limited, and all speakers should be from Hamilton.
- o there should be more focus on solutions: the problem could be explained in background pamphlets.
- o more time for discussion should be provided. Starting times should be adhered to, a two or three day conference should be considered, and less time should be spent on speeches.
- o this should be part of a larger community participation process. Some suggestions were: seeking other means of getting community input to complement the Conference; publicizing input received; and, holding a follow-up conference.
- o workshops should be organized to facilitate maximum citizen participation. More information about workshops could be provided beforehand, workshops should report back to the Conference as a whole, and ordinary citizens who experience affordability problems should be included on workshop panels.

Who Attended?

Of the 60 Conference participants responding to the question on the type of housing they lived in, 53% (32 respondents) were residents of owner occupied housing (singles, semis or townhouses). Of the remaining respondents, 25% (15 persons) rented in the private market, 7% (4 persons) lived in owner occupied condominiums, 8% (5 persons) lived in cooperatives, 5% (3 persons) lived in subsidized housing units, and one person lived in a rented room.

Twenty respondents reported paying more than 25% of their net monthly income on housing. Of these, 7 were owners of single or semi detached or row houses, 9 were renters on the private market, one lived in an owner occupied condominium, two were residents of cooperatives and one was an occupant of subsidized housing. The proportion of owners stating that they paid more than 25% of their net monthly income on housing was 22%. By comparison, 60% of respondents renting on the private market payed more than 25% of their net monthly income on housing. Most of the respondents paying more than 25% of their income on housing lived with other family members.

Of the respondents, 74% (44 persons) lived in Lower Hamilton. The remaining respondents lived in Upper Hamilton (6), Ancaster (2), Dundas (3), Flamborough (2) and outside the Region (3).

Submissions

In addition to completing evaluation forms, a number of participants and concerned citizens submitted letters to the Task Force. The Task Force appreciates all such efforts on behalf of citizens. Here are some suggestions and comments...

... from an anonymous participant

"It is important to have another conference in which participants..can share with each other efforts each is making to change and then to explore together the ways our various attitudes and life-styles aggravate or help to resolve the housing crisis. Some time should also be spent in searching for new social tools or ways of relating that will help each of us better fulfil our responsibility to each other and to the maintenance and enhancement of the health of our common habitat - our world's environment."

...from a resident of Ancaster

"I would like to see most people given the opportunity to buy into the housing market and progress - so I would hope you would look at providing various levels of prices. ie. \$80,000-\$90,000, \$100,000 to \$140,000, \$140,000-\$200,000, etc. Then almost everyone could afford housing according to their income and needs and could move up or down the price range as their situation changes."

...from a landlord

"Would a 2 Bedroom house, with a large fenced in back yard, in a nice area (east end Hamilton), within a short walking distance to all bus stops and shopping areas, for \$300.00 a month be considered affordable?"

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If so, don't treat landlords like dirt.

The City of Hamilton is 4 less such houses. The reason. UNDUE STRESS (on the landlord)."

...from a professor at McMaster

"I was delighted to see the broad range of people it (The Conference) attracted and that everyone seemed to feel at home. From my point of view, in some ways the most encouraging thing was that community participation was invited so early in the process."

...from a member of Habitat for Humanity

"Habitat for Humanity is an ecumenical organization concerned with the provision of decent housing for the working poor. The aim is to assist persons in inadequate accommodation to purchase suitable basic shelter at minimum cost...Costs are kept to a minimum through the use of volunteer workers and donations of materials. New owners are to put in 500 hours of "sweat equity" before they can buy their house...Hamilton has a Habitat affiliate. A small group of concerned citizens who see this as one of the ways of approaching the housing problem of the community."

...from another Ancaster resident

"Ancaster is doing a good job of housing Toronto people but a poor job of housing certain segments of its own population, namely young singles or married, single parents and seniors who do not wish to enter a seniors only development. When marriage breakdown occurs it is difficult for the single parent to find accommodation in the Ancaster area so that children can stay in their same school. Unfortunately some property owners worry about how a development might affect their property values. This worry can be quieted by small and good architectural design. Any development should also take into account another segment of the town: its handicapped."

...from a citizen of Westdale

"It was my pleasure to attend as a concerned citizen on 16 June. By the end of the day, I left feeling that I had been part of a truly democratic process. It was refreshing to see that a participatory process was underway with regard to meeting affordable housing needs for the region."

...from a real estate appraiser and consultant

"There should be more co-operation, exchange of information and preparation for movements of large numbers of people on an inter-provincial, national, or international basis. The expectations of people should be lowered..Encouragement should be given to a life-long program of home enlargement and improvement..More lots are needed..The Rural areas of the Region must bear a full share of the load in providing space for future residential living. We must look to the agricultural area for some relief. The Food Land Guidelines need re-examination."

CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING: Who Are We?

Mr. David Christopherson Regional Councillor, City of Hamilton Alderman, Ward 4

Mr. Alan Adams Executive Director, Mission Services of Hamilton, a multi-service, social agency focusing on the needs of battered women, lonely single men, post-psychiatric adults and disadvantaged families. Member, Housing Sub-Committee of the Council of Domestic Violence.

Mr. Bill Bain Chief Administrative Office, Hamilton East Community Services, the Kiwanis Development Corporation providing non-profit housing and other community services. Board Member of the United Way of Burlington and Hamilton-Wentworth and other community agencies.

Mr. Tony Battaglia President, Hamilton & District Home Builders' Association, representing the local home building industry. President, West Park Development, a private company developing approximately fifty homes annually in Hamilton.

Ms. Birgitt Bolton Executive Director, Wesley Urban Ministries, a community outreach of the United Church of Canada, providing food, clothing, advocacy, referral, social, and general support service to low-income and socially isolated persons in Hamilton.

Ms. Lois Brabant Owner, Hill's Video Productions, Member, Hamilton Chamber of Commerce

Mr. John Bruno Executive Director, Hamilton and District Apartment Association, a group representing landlords and property managers with the aim of bettering the apartment industry.

Ms. Rheta Dudley Vice-President, Innovative Housing Group, working with people who need housing, which recently opened the Women's Community Co-op for fifty-four unattached women 40 to 59. Teacher in job readiness training at Mohawk College.

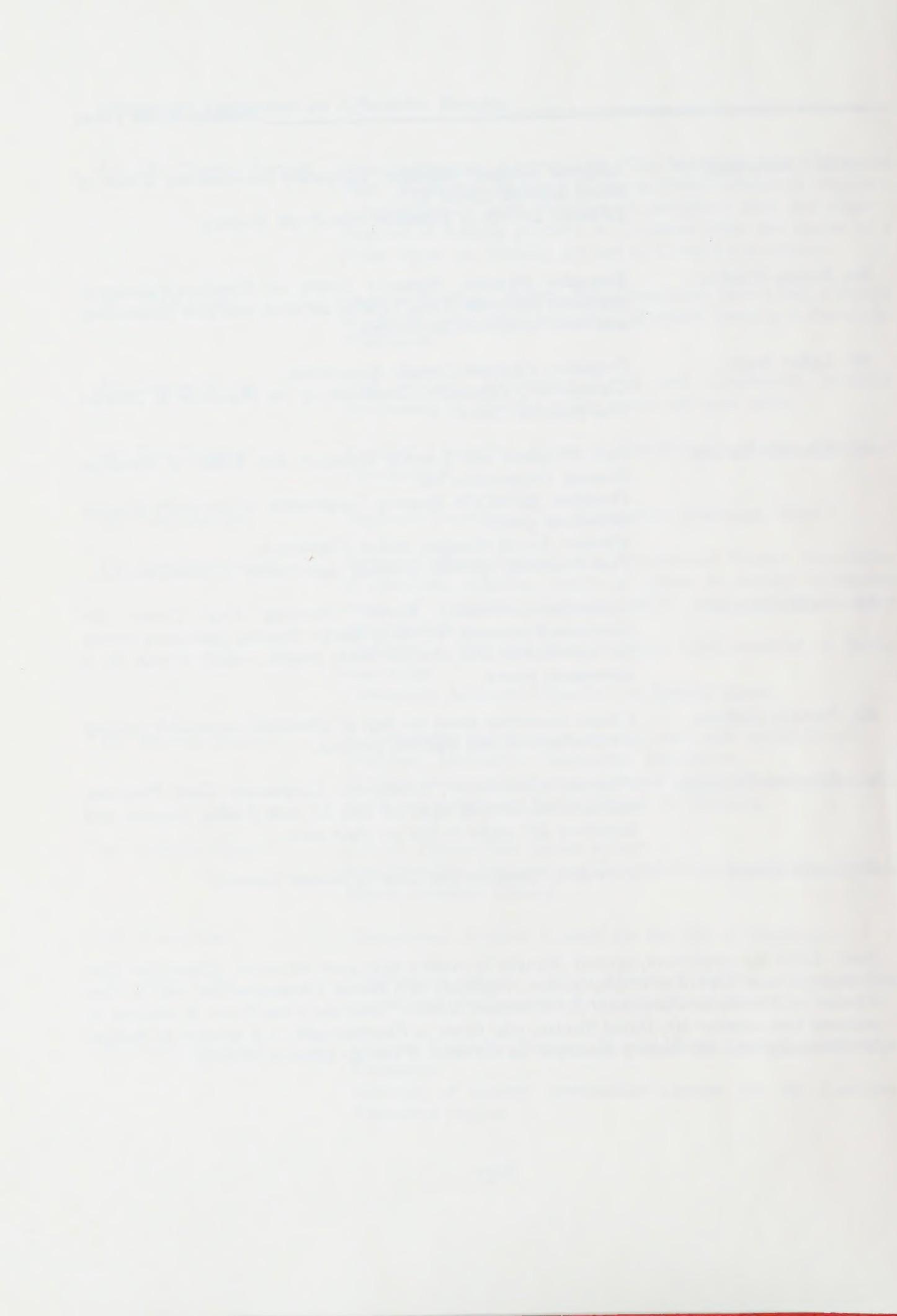
Mr. Arnold Edwards Long-time resident of Glanbrook who is concerned about the lack of affordable housing for young families and first-time buyers.

Community Conference on Affordable Housing

<i>Rev. Dr. Charles Forsyth</i>	<i>Vice-Chairperson, Central Area Plan Implementation Committee Past Chairperson, Regional Food and Shelter Advisory Committee, a consortium of local providers of emergency food and shelter. Involved in housing projects in Canadian cities and author of a White Paper on Housing for one of Canada's provinces.</i>
<i>Mr. Colin Gage</i>	<i>General Manager, Victoria Park Community Homes Inc., a private non-profit corporation providing affordable housing in Hamilton- Wentworth.</i>
<i>Ms. Denise Giroux</i>	<i>Staff Lawyer, McQuestion Legal and Community Services, specializing in landlord-tenant issues and rent review.</i>
<i>Mr. Don Granger</i>	<i>Regional Councillor, Town of Flamborough, Deputy Mayor of Flamborough</i>
<i>Mr. Tom Jackson</i>	<i>Regional Councillor, City of Hamilton Alderman, Ward 6</i>
<i>Ms. Doreen Johnson</i>	<i>President, Black Business and Professional Women Association of Hamilton, assisting women of colour to develop alternative ways of acquiring business skills and exploring career opportunities. Chairperson, Mayor's Race Relations Sub-Committee on Public Awareness. Community Advocate Volunteer on housing issues.</i>
<i>Mr. Murray Kilgour</i>	<i>A Community Advocate on housing and other social issues. President, McQuestion Community Association. Actively involved both presently and previously on community, legal and community health Boards of Directors.</i>
<i>Mr. Robert Kronas</i>	<i>Owner, Kronas Real Estate Broker Past First Vice-President and General Manager, Alec Murray Real Estate Company Limited.</i>
<i>Ms. Gwen Lee</i>	<i>Chairperson, Seniors' Council for the City of Hamilton.</i>
<i>Ms. Mary Little</i>	<i>Chairperson, March Against Poverty Committee (Ontario), and low-income single parent living in assisted housing.</i>
<i>Ms. Gail MacKean</i>	<i>Assistant Executive Director, District Health Council of Hamilton- Wentworth. Advocate of healthy communities concept for the Hamilton- Wentworth Region.</i>

<i>Mr. Joe Mancinelli</i>	<i>Assistant Business Manager, Labourers International Union of North America (Local 837). Director, LIUNA of Hamilton Non-Profit Housing.</i>
<i>Ms. Renate Manthei</i>	<i>Executive Director, Women's Centre of Hamilton-Wentworth, providing information and referral services, and peer counselling and other programs for women.</i>
<i>Mr. Safeer Mufti</i>	<i>President, Pakistan Canada Association. Chairperson, Education Committee of the Hamilton & District Multicultural Centre.</i>
<i>Mr. Eduardo Navarro</i>	<i>Past President and Current Manager, Los Andes of Hamilton Housing Cooperative Inc. President, HAMCON Housing Cooperative, a non-profit housing consulting group. Member, Social Housing Action Committee. Past President, Spanish Speaking Association of Hamilton Inc.</i>
<i>Ms. Shelley Rempel</i>	<i>Researcher/Community Worker, Housing Help Centre for Hamilton-Wentworth, a free-of-charge housing assistance centre for low-income and special needs people, which is run by a community board.</i>
<i>Ms. Patricia Shabone</i>	<i>Citizen concerned about the lack of affordable, accessible housing for low-income and disabled persons.</i>
<i>Ms. Elizabeth Szkodziak</i>	<i>Program Coordinator, Adolescent Community Care Program, assisting adolescents ages 16 and 21 with finding housing and acquiring life skills to live on their own.</i>
<i>Mr. David Wilson</i>	<i>President, Hamilton and District Labour Council.</i>

Note: Since the conference, several changes in membership have occurred. Councillor Don Granger is now Task Force Chairperson, replacing Mr. David Christopherson who is now Member of Provincial Parliament for Hamilton Centre. And the Task Force is pleased to welcome new member Mr. David Braden, who farms in Flamborough, is a member of Habitat for Humanity, and has been a developer in the area of energy efficient housing.





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